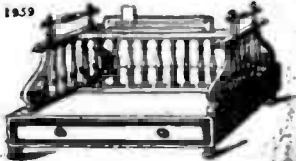


although it is not a large one, spoils all. I wonder he does not try to have it cut off."

Now this very humane and sensible proposition amounts to the simple result of his extermination. But, forgetful of his better purpose, he sometimes droops and desponds, and joins in the desire to undergo this excruciating to please his friends, to escape their censures, and to spare them their mortification; a moment's reflection, however, convinces him of the folly and impracticability, and he turns for counsel to his friend Harry Specious, who advises him to pad the collar of his coat, to stuff, and conceal the hunch, and persuade him that by walking a little more erect, and bearing himself somewhat more consequentially, he may pass for a mighty proper man, but this his conscience revolts at. He cannot play the deceiver even to purchase credit from the looker-on, and so he passes through life, content as he can best command it to be frowned upon or coldly pitied for this natural drawback on his otherwise fair and passable personality. He is, as we said before, handsome, clever, and agreeable, perhaps in the three respects superior to the most of his circle; free from blotches and blemishes which few of them are, but they have none of them a hunch back, and poor Enthusiast is the outcast and reviled of their society; the more so because of his better parts. Reader, the hunch on our unfortunate friend's back is the mark of his enthusiasm; it sticks to him through life, and involves him now and then in disagreeables. One would have him cut it off, and with that, as we have shown, cut off himself, for Enthusiast, the handsome, the clever, and the agreeable, would no longer live. Another would have him conceal it, in which case would be a false impersonation, and a virtual dying. No! Enthusiast must remain as nature made him, putting his good qualities to the best account, and bearing, with humble resignation, the "thorn in the flesh" that is the hunch on the back, which makes him by so much less than the perfect man. Good readers, do you imitate even the Enthusiast! nurse and cultivate your good qualities for the benefit of your friends, and bear patiently your failures; but above all, give credit to others who do so in your behalf, nor be too nice in peering over their shoulders, to discover and to magnify the hunch on their backs.

PORTABLE BOOKSTAND.

Fig. 1859, to a scale of one inch to a foot, is a bookstand to be placed on a table.



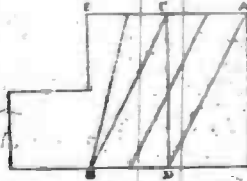
There is a drawer for letters or other papers, and at the top a rack for holding pens and two handles, for removing the whole when necessary. Stands for books might be made in a great variety of forms, and to those who derive great part of their happiness from reading, bookstands are always welcome pieces of furniture. "One of the grandest detached bookstands I ever saw," says an American correspondent, "was placed in the centre of a square library, with a lofty ceiling, lighted from the roof. It was in the form of a pyramid; the shelves rising above one another, like the steps of a stair, to the height of twelve feet; and each step, though narrow, was yet sufficiently broad to admit any person to walk up and walk down, in order to take out or put in books. The whole was surmounted by a statue of Jefferson, and at the angles was a light mahogany handrail to assist in walking up and down." The artificial light was from gas, placed outside the skylight, and within an outer glass case. Underneath the pyramid was a pedestal filled with steam pipes, for heating the room. The four sides of the room were fitted up with book-shelves, to the height of twelve feet, with a travelling step-ladder, similar to one which I saw when in England, in one of the London Club-houses.—London.

GEOMETRICAL EXERCISES.

TO THE EDITOR OF THE BUILDER.

SIR,—I beg leave to send you a solution to the problem that appeared in No. 11, of your (I think destined to be) valuable magazine, regarding the cutting of the lady's carpet.

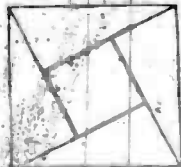
Divide the larger square into four equal triangles, as figure No. 1.



By folding the figure No. 1 as shown by the dotted lines on it, the lines A.D., C.B., E.B., will become perpendicular over each other, in the line A.B., as shown at No. 2.



Cut one straight line from A to B, No. 2, and another from C to D, and you will produce five pieces, which, when put together as in figure No. 3,



will form the square required at two cuts.

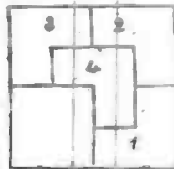
Dunstable-street,
March 1, 1863.

W. B. G. C.

Below you have a sketch of the field, divided as suggested by your correspondent W. B. S., and returned the 4th November.

Rushin,
18th March, 1863.

I am, yours, &c.
T. H. S.



We have received solutions also from "H. B." Lambeth, "C. O. C.," "C. C. Bore," "W. M.," "D. R. Shrewsbury," "W. R. G." and "J. B. Austin."

TO THE EDITOR OF THE BUILDER.

SIR,—Allow me to suggest the occasional insertion in your interesting publication THE BUILDER, of notices and illustrations of the residences of celebrated persons connected with architecture, and fac-similes of autograph signatures. To enable you to effect the latter object, it will afford me much pleasure in permitting tracings to be made of the signatures of any in my collection of autographs.

As a subscriber to THE BUILDER I may with great truth express my decided opinion in its favour, and doubt not it will have an extensive circulation.

London,
9th March, 1863.

I am, yours, &c.

CRO.

BUILDING SOCIETIES.

We publish the following, because of its general interest; but it will, no doubt, be acceptable to many of our readers, as connected with the colony. Our paper is already making its way to New Zealand.

To the Editor of the New Zealand Journal.

"SIR,—No apology, I am sure, will be considered necessary for drawing the attention of the colonists to the advantages of Building Societies; and if I succeed in showing that they have for their object the promoting of provident habits and prospective benefits by small periodical payments,—that their success is not questionable, or their character speculative,—and that they afford to some of the subscribers accommodation, at the same time that they are to others a savings-bank, it must follow that the establishment of such societies would confer the greatest boon upon the settlers of New Zealand. The object of such societies has not been disregarded by the Legislature; it has interfered with a view to give them protection and encouragement. In 1836, an Act of Parliament was passed for the regulation of Benefit Building Societies, in the preamble of which it is stated that 'Building Societies have been established in various parts of the kingdom, principally amongst the industrious classes, for the purpose of raising, by small periodical subscriptions, a fund to assist the members thereof in obtaining a small freehold or leasehold property, and it is expedient to afford encouragement and protection to such societies and the property obtained therewith.'"

"A Building Society, therefore, is established for the purpose of enabling parties to purchase freehold or leasehold property, and the details of its operations are as follows:—

"A fund is raised by monthly contributions from each member or shareholder, out of which subscribers are assisted in their endeavours to become possessors of such property as may be best suited to their own interest or advantage. Each shareholder must contribute to the association (say for example) ten shillings per month for each share of which he is the possessor, until these monthly payments shall, with the profits, amount to £204 per share. The operations of the society will thus extend over a space of about ten years, and then cease altogether.

"When the funds become sufficiently large to make advance to the subscribers, due notice is given, and that member who will submit to the largest deduction or discount from the amount of his share of £204, for priority of advance, is the one to whom the loan will be immediately granted; the property purchased with the society's funds to be mortgaged to the association, as security for the continuation of his monthly instalments, until the termination of the society.

"A few figures will illustrate this more clearly. Suppose a subscriber, living in a house for which he pays an annual rent of 35s., subject to a ground rent of 5s. per annum, wishes to purchase such house by means of the society, the method is as follows:—

He holds one share, which at the expiration of ten years would realize	£120 0 0
But for immediate cash he submits to a deduction from such share, of	50 0 0

Leaving a balance on one share in his favour, of	£70 0 0
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"Now as the sum of 70s. obviously cannot be sufficient to purchase property valued at 300s., the subscriber avails himself of the society's resources to enable him to complete the purchase.

Surveyor's valuation of premises desired	£318 0 0
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44 Shares at the agreed price of 70s., as before stated, makes	318 0 0
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"The monthly payments to the society for such advance, would be as under:—

44 Shares at 10s. per share	£42 8 0
Interest or redemption money per share, 4s. per month	0 16 0
Monthly payments	£43 3 0
Which multiplied by months	12

Makes yearly payment to the Society	£37 16 0
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In addition to which for ground-rent annually	5 0 0
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Total amount cost	£42 16 0
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So that instead of paying 35s. per annum to the landlord as rent, by paying the association 42s. 16s. annually, a difference of 7s. 16s. more, the freehold or leasehold property in ten years becomes the borrower's own; showing that in ten years the house has been purchased for only 7s. more than in the same time he would have paid for rent alone.